

EXHIBIT A

SWIFT Original

Date: 14:07:49 12.01.2015
Destination: PARIS-P07
Sequence number: 19976
Message type: PROD message
Message is: Original

<PGS>PARIS-P07:E</PGS>
<ENVIRONMENTTYPE>PROD</ENVIRONMENTTYPE>

From: SAMIC_PR#3
To: CRESCHZZ80A

RFK: 150112LD2619140913D39900033644 Printed On: 2015-01-12 14:07:48
TRN: 15012MTI0014 Timezone: UTC+01:00

* Outgoing *

MT: fin.103.2014 Single Customer Credit Transfer
Sender: CRESFRPPXXX
CREDIT SUISSE (FRANCE), PARIS
FRANCE
Receiver: CRESCHZZ80A
CREDIT SUISSE AG
SWITZERLAND
Data Owner: PCRESFRPP___ Internal Priority: Urgent
Stage: FinalSentOK
Input: SAMIC_PR#3/2015-01-12 14:07:48
MUR:
FIN Copy:

:20 :Sender's Reference: 15012MTI0014
:23B:Bank Operation Code:
Type: CRED
:32A:Value Date/Currency/Interbank Settl.:
Date: 150112
Currency: EUR
Amount: 100000,00
:33B:Currency/Instructed Amount:
Currency: EUR
Amount: 100000,00
:50K:Ordering Customer:
Account: FR7618169000012204300000124
MADE IN K
174 - 176 boulevard St Germain
75006 PARIS
FRANCE
:57A:Account With Institution:
Identifier Code: CHASGB2LXXX

:59 :Beneficiary Customer:

Account: GB33CHAS60924238584701
ART PARTNER INC.

:70 :Remittance Information:

TR 19093

:71A:Details of Charges:

Code: OUR

----- E N D M E S S A G E -----

=====
Please access the attached hyperlink for an important electronic communications disclaimer:
http://www.credit-suisse.com/legal/en/disclaimer_email_ib.html
=====

EXHIBIT B

-----Message d'origine-----

De : GG Messaging Operations Support (KGBL 441)

Envoyé : vendredi 16 janvier 2015 11:37

À : GG Paris Payments

Objet : <<SWIFT Original>> PARIS-P07:20140

SWIFT Original

Date: 11:37:29 16.01.2015

Destination: PARIS-P07

Sequence number: 20140

Message type: PROD message

Message is: Original

<PGS>PARIS-P07:E</PGS>

<ENVIRONMENTTYPE>PROD</ENVIRONMENTTYPE>

From: SAMIC_PR#3

To: CRESCHZZ80A

RFK: 150116LD2619140913D39900062675 Printed On: 2015-01-16 11:37:28

TRN: 15016MTI0017 Timezone: UTC+01:00

* Outgoing *

MT: fin.103.2014 Single Customer Credit Transfer

Sender: CRESFRPPXXX

CREDIT SUISSE (FRANCE), PARIS
FRANCE

Receiver: CRESCHZZ80A

CREDIT SUISSE AG
SWITZERLAND

Data Owner: PCRESFRPP____ Internal Priority: Urgent

Stage: FinalSentOK

Input: SAMIC_PR#3/2015-01-16 11:37:28

MUR:

FIN Copy:

:20 :Sender's Reference: 15016MTI0017

:23B:Bank Operation Code:

Type: CRED

:32A:Value Date/Currency/Interbank Settl.:

Date: 150116

Currency: EUR

Amount: 100000,00
:33B:Currency/Instructed Amount:
Currency: EUR
Amount: 100000,00
:50K:Ordering Customer:
Account: FR7618169000012204300000124
MADE IN K
174 - 176 boulevard St Germain
75006 PARIS
FRANCE
:57A:Account With Institution:
Identifier Code: CHASGB2LXXX
:59 :Beneficiary Customer:
Account: GB33CHAS60924238584701
ART PARTNER INC.
:70 :Remittance Information:
TR 19093
:71A:Details of Charges:
Code: OUR

----- E N D M E S S A G E -----

EXHIBIT C



Detroit Man Gambled Away Over \$1.5M After ATM Error

BY **SUSANNA KIM** • June 19, 2012



Mario Tama/Getty Images

A man stands in a Bank of America ATM in New York City.

A Detroit man is facing 15 months in prison after he was able to withdraw unlimited ATM cash from his Bank of America account that only held a few dollars.

Ronald Page, 55, took advantage of a bank mistake that placed his account into a "pay all" status that allowed him to withdraw unlimited overdrafts, the U.S. Attorney's Office in Detroit said. And withdraw he allegedly did: From August 1 to 18 in 2009, Page hit the ATMs, mostly at casinos, and cashiers --for \$1,543,104.

Page, a retired worker after 30 years at General Motors, had maintained an average balance of about \$100 in his account from Dec. 1, 2008 to May 31, 2009, according to his indictment.

Page pled guilty on March 7 to theft of bank funds. His sentencing will take place on June 27.

Page could not be reached for comment. His attorney, Richard Morgan, did not immediately return a request for comment.

A spokeswoman for Bank of America provided a statement to ABC News saying, "We can't provide specifics in regards to Mr. Page's account as it is proprietary and because his case is still in the courts, we are unable to comment."

Court papers state that Page was a frequent gambler at casinos in the Detroit area and Las Vegas from January 2009 to February 2010.

Between February 2009 and August 2009, his Bank of America account was used primarily for gambling, a court document states, in which he would deposit his winnings and withdraw amounts from \$2,000 to \$50,000.

Then on August 1, because of the bank error, he withdrew \$312,000 from ATMs at Greektown Casino in Detroit, then \$51,727 the same day from MGM Grand Casino. Finally, on August 18, Bank of America placed a hold on his account when it was overdrawn by over \$1.5 million, his indictment states.

But the party came to an end August 18, when his attempt to withdraw \$52,000 from his account at Greektown Casino was denied. He also went to the Motor City Casino on August 19 and attempted to withdraw \$51,400 from his account but was again denied.

Bank of America advised him on August 21, 2009 that his account was overdrawn by over \$1.5 million and demanded immediate repayment. Page has not repaid Bank of America.

The U.S. Attorney's Office recommended 15 months in prison for Page and that the court order restitution to Bank of America for the \$1,543,104.

"In this case, the bank's glitch allowed the defendant to lose a significant amount of money that was not even his in the first place," states the U.S. Attorney's sentencing memorandum, filed on June 11. "The fact that defendant acted on an impulse does not minimize the seriousness of his conduct and the need for a custodial sentence."



Photo of Ronald Page

(Image credit: Local 10)

They also recommended Page be prohibited from gambling activity, lotteries, or wagering of any kind and from entering the premises of any gambling casinos, horse tracks, bingo parlors, or dog races or wherever gambling activity is conducted.

Prosecutors noted that Page is not a violent offender and his age and background indicate a low risk of committing violent crimes in the future.

"If his gambling addiction is not addressed, he is very likely to cause further financial hardship to himself and his family," the memorandum states.

EXHIBIT D

Bank error in your favour? Spending it is straightforward theft

Patrick Collinson

Two similar cases of people receiving and spending someone else's money will no doubt receive differing responses

Saturday 9 February 2013 02.01 EST

Three years ago an unassuming Kiwi couple working 16-hour shifts at a struggling petrol station made headlines around the world, as a latter-day Bonnie and Clyde in reverse. They never robbed a bank; instead their lender, Westpac, inadvertently handed them £4m when all they had asked for was a loan of £40,000. The accidental millionaires fled the country with much of the cash - and a "Good luck to you" from many who felt the couple had turned the tables on the thieving banks destroying the global economy.

This week, we report on a woman who lost £26,000 after wrongly sending her pay into someone else's Nationwide account. The recipient who found the money pouring into her account, withdrew the lot in cash from ATMs and is refusing to pay it back. The money's been spent, she says, and she can't afford to repay.

It's not so easy to say "Good luck to you" in this case, is it? Yet they are morally and ethically identical. What both cases amount to is straightforward theft. The Kiwis knew the cash wasn't theirs - if a bank mistakenly sets your credit card limit at £300,000 rather than £3,000, it hardly means it's yours to grab and never repay. The Kiwis fled to Macau to launder their cash through the city's casinos, but their caper ended in tears. After two years on the run, one was arrested in Hong Kong, while the other came back voluntarily to New Zealand.

In court last year, one half of the couple, Leo Gao, said: "A lot of people say: 'You're lucky, like winning the lottery'. I say: 'Nothing worse could happen to you'." He was later sentenced to four years and seven months in prison.

In a similar case, a Pennsylvania couple quit their jobs and fled the state after withdrawing \$175,000 (£110,000) that had mistakenly been credited to their account. They were arrested in Florida.

The sum involved in our story this week is much lower, but the principle is the same. As Julian Baggini, editor of the *Philosopher's Magazine*, wrote at the time of the Kiwi case, taking money wrongly credited to your account is "like stealing a car and saying it's the

fault of the owner for leaving the keys in".

We don't know the identity of the person who has taken the £26,000 belonging to our reader; we'll only ever find out if the reader obtains a court order from Nationwide to disclose the identity. Maybe it will be a waste of her time and money trying to pursue the person. But that individual knows who they are. Whoever you are, do you really think you should pocket two years' of someone else's pay? Do the decent thing and pay it back.

The usual sanctimonious comments will, of course, appear "below the line" in the online version of our story. Our reader will be condemned as rich/stupid/feckless for failing to notice the disappearance of £1,000 a month. But are we about to start seeing many more of these stories? The banks are desperately keen to move to paperless statements, which will save them millions.

But the chances that errors will go undetected for months on end look set to rise rapidly. I used to scrutinise my telephone bill closely every quarter. Now it's paperless I often miss the email among the torrent of others. It will be the same with bank statements.

NatWest is moving millions of customers from monthly to quarterly statements. It says it will allow people to opt back into monthly if they so request. After hearing our reader's story, I'd be making that request.

More comment

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